ENTREPRENEURSHIP: A LIVELIHOOD OPPORTUNITY FOR WOMEN EMPOWERMENT IN RURAL AREAS OF MADHYA PRADESH (INDIA)

A

Synopsis

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SECTION 1: INTRODUCTION

India is the world's largest democracy and is also home for most ancient surviving civilisations. There are 243.9 million households in India of which 179.1 million live in villages. The sex ratio for the overall population is 940 females per 1000 male **(Census 2011).**Women earn one-third of remuneration and own 10 % of the property or wealth of the country. Women are regarded as the "better half" of the society and at par with men. But in reality, they are considered as weaker section and are treated with inequality both inside and outside the four walls **(GeethaN, 2014).** The women folk are considered as backbone of any nation and better half of the men in almost all spheres of community development. They are the vital part of the Indian economy constituting 30.98 per cent of the national labour force and a major contributor to the survival of family **(Mariammal, R, 2019)**.

In rural communities' women play a very crucial role as they participate equally with men in all economic activities to support the family. Rural women are less literate than rural men. Most of them are still in the clutches of the negative attitude of the family. Majority of them are not allowed to make their own choices when it comes to get education or selecting their career path or even their life partners. Rural women are major victims of social taboos, Poverty, low paid jobs, exploitation, and problems of illiteracy, because of this rural woman faces lot of problems as compared to men in the society. Rural women are more hard working and can work longer than rural men and contribute in the family income **(Pankaj and Lalitha,2005).**

Empowerment means freedom and power to control your life, to claim your rights, to have full control to take your own decisions, to become self-independent, accountable, and responsible for your own act. "Empowerment is defined as the process of becoming stronger and more confident, especially in controlling one's life and claiming one's rights" **(Oxford Dictionary, 2016).**The rural populaces are still deprived of the modernity. Therefore, the need to empower these rural women emerges so that their political, social, economic and health status is enhanced.

For women empowerment following components were highlighted: **(United Nations (UN) Conceptual Approach).**

- Women's sense of self-worth.
- Their right to have and to determine choices.

- Their right to have access to opportunities and resources.
- Their right to have the power to control their own lives, both within and outside the home
- Their ability to influence the direction of social change to create a more just social and economic order; nationally and internationally.

Livelihood is considered as a mean to secure living. It comprises human capabilities, their assets, income and their activities which can secure their living. The rural livelihood opportunities are referred to the opportunities that the rural individuals get engaged in with the main purpose of sustaining their living conditions. The individuals, belonging to all categories and backgrounds and irrespective of factors, such as, class, caste race, ethnicity, religion, gender, and socio-economic background are required to look for livelihood opportunities. The educated and wealthy individuals can acquire reputed livelihoods opportunities. Whereas, the individuals, belonging to deprived and underprivileged sections of the society can acquire lesser paid livelihoods opportunities. In rural communities, agriculture is stated to be the major occupation of the individuals. Apart from agriculture, they are engaged in number of other activities as well. These include handicrafts, artworks, silk weaving, pottery making, small scale and cottage industries. If the women, belonging to rural communities are effectively trained to make use of their skills and abilities, then they would be able to meet their physical needs and requirements. In other words, it is vital for the individuals, belonging to rural communities to generate awareness in terms of all areas that would render an effective contribution in the sustenance of the living conditions, and so entrepreneurship can be viewed as one of the means of women empowerment **(Radhika K, 2019).** In rural areas, where there are no big industries because of their remote location, lack of good transportation system, proximity to the market etc. self-employment or entrepreneurship works as an alternative for employment. Self-employment is an employment generator for rural masses **(Vijay R, 2017)**. Entrepreneurship is a process of creating something new by assuming the risk and rewards and an individual who takes risks and starts something new is known as an entrepreneur **(Robert D., 2007)**. Entrepreneurship can also be defined as a process of developing and executing a business willingly along with its financial risk.

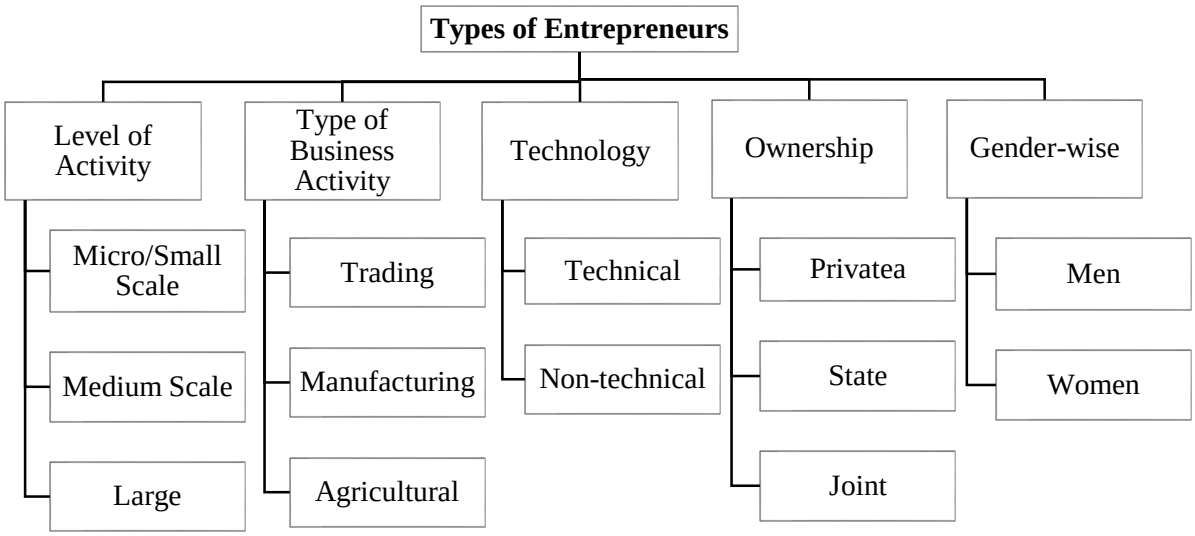

Figure 1: Classification of Entrepreneurs

Women entrepreneurship helps women to realise and utilize their full potential. According to World Bank, investing more in business activities of women rather in men leads to greater development of a nation. It has also been seen that rural women entrepreneurship is more dominated in micro enterprises. Now Perception of the society is changing towards women. To uplift rural women through entrepreneurial programmes, Government of India is also promoting various schemes-such as Integrated Rural Development Program (IRDP), Training of Rural Youth for Self-Employment (TRYSEM), and Development of Women and Children in Rural Areas (DWCRA). In addition to this other private organisations and training institutions are also running skill development and incubation programmes for empowerment of rural women in rural areas.

As per the annual report of **MSME (2018-2019**), more enterprises are working in rural areas.

Table 1: Percentage Distribution of Enterprises in Rural and Urban Areas

Sector	**Male**	**Female**	**All**
Rural	77.76	22.24	100
Urban	81.58	18.42	100
All	79.63	20.37	100

Source: Annual Report 2018-2019, Ministry of MSME, Government of India.

Table 2: Percentage Distribution of Enterprises by Male/Female Owners

Category	**Male**	**Female**	**All**
Micro	79.56	20.44	100
Small	94.74	5.26	100
Medium	97.33	2.67	100
All	79.63	20.37	100

Source: Annual Report 2018-2019, Ministry of MSME, Government of India.

From the above report it is evidence that Rural Women are more involved in micro enterprises compared to Urban Women. Therefore, empowerment of rural women through entrepreneurship can be viewed as one of the best ways towards attainment of financial independence and poverty alleviation for women.

SECTION 2: REVIEW OF LITERATURE

A review of literature was carried out to understand the various factors affecting women empowerment in rural areas and their prospects. The various previous studies have been classified based on the following categories to develop a conceptual framework of the present study:

- **Content of the paper**
- **Methodological approach**

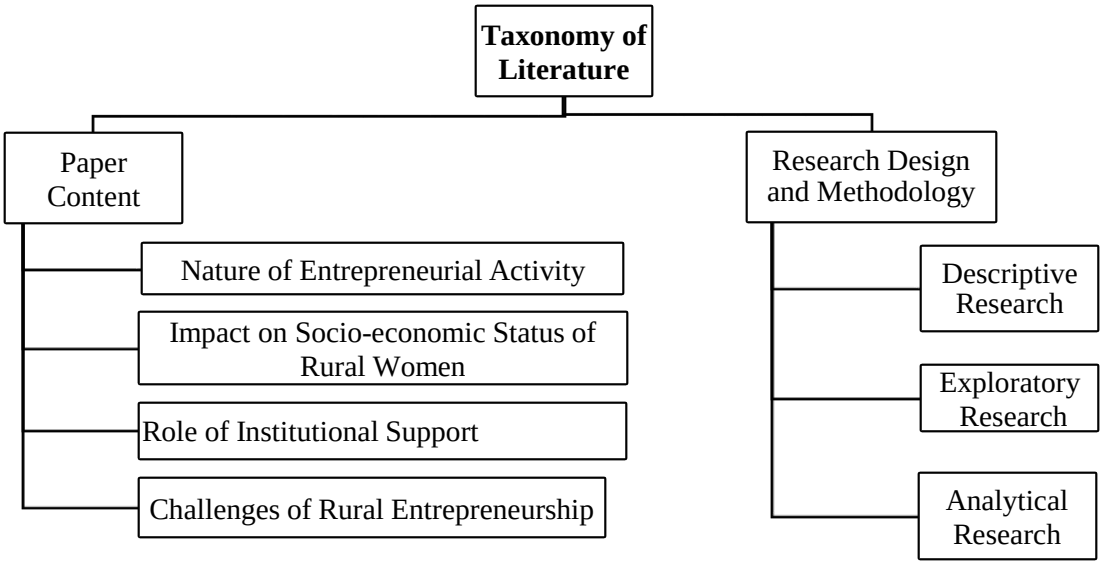

Figure 2: Classification of literature review based on paper content and methodology

2.1 Content of the paper: Based on the content of the research the previous studies were categorised in the following sub-categories:

2.1.1 Type of entrepreneurial activity

For empowerment of women role of Textile industry and its rapid growth was highlighted giving a prosperous prospect to the women to excel to achieve respect, dignity in the society (**Neenu.N.P, 2018).** In one of the studies it is found that rural women were endowed with invaluable talent of weaving masterpieces on textiles. They effortlessly infused their creativity into weaving colourful pieces for near and dear ones. Despite this abundant creativity, entrepreneurship among rural women

seems to be very limited **(Lakhimi Jogendranath Chutia and Anjan Bhuyan, 2014).** A study conducted at Mulukanoor Women's Cooperative Dairy, Warangal showed that the rural women entrepreneurs have been achieving greater results in dairy sector as well **(Sultana, Tarahum 2019).**

Rural women have basic indigenous knowledge and skill. Therefore, creations of self-help groups have paved the way for independence of rural women **(Jainendra.V, 2014)**, **(Sathiabama.K, 2010)**. The major problems faced by rural entrepreneurs in the central part of Tamil Nadu are marketing and financial problems. The rural development programs should combine the infrastructure development, education and health services, investment in agriculture and the promotion of rural non-farm activities in which the women and rural population can engage themselves **(Ramaswamy.V, 2017).** Promoting entrepreneurship for women will require an even greater reversal of traditional attitudes than the mere creation of jobs for women would. They were flourishing as corporate officers, designers, decorators, exporters, publishers, manufacturers and still exploring new areas of economic participation **(Jayanti Goyal, 2015).**For rural women entrepreneurs the problems highlighted were market power cut, lack of financial assistance, inadequate subsidies, concessions, working capital, raw material etc.**(Manish, 2017).** Despite of adaptation and exposure towards modernisation the tribes still live in an isolation to maintain their distinct socio-cultural identity **(Nisha.R and Asokhan, 2015)**

Marketing of product and financial amenities were highlighted as major problem of rural entrepreneurship **(Brijesh, 2013).** As an entrepreneurship activity, sustainability was focused to get comprehensive development. **(Bahareh, 2013)**

2.1.2 Socio-economic status of women entrepreneurs

Empowering women has proven time and again to be the catalyst for rapid socio-economic growth. Denying women opportunities to realise their potential is a waste of human capital and bar to economic progress. Women are undoubtedly the foundation of the basic unit of society-the family. Even in traditional roles, they demonstrate great innovation, skill, intelligence, hard-work and commitment. Entrepreneurship was the state of mind which every woman had in her but had not been capitalized in India in way in which it should be. Due to change in environment, now people were more comfortable to accept leading role of women in our society **(Murugasen. G, 2017)**. Social and economic development of women was necessary for overall economic development of any society or a

country. Basic entrepreneurial initiators are personal motivation, socio-cultural factors, availability of ease finance, government scheme support and business environment **(Ajay S, 2012)**.The New Industrial Policy of Government of India has stressed the importance of entrepreneurship among women. This policy concedes that merely making larger resource allocation for women within the prevailing pattern and structure of development would not yield the desired results. The policy has a strategy for the holistic development of women. This would help develop their personality and at the same time improve their social and economic conditions **(Gunajit Sharma, 2014).** Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs are considered instrumental in initiating and sustaining socioeconomic development. In India, concept of women entrepreneurship was of recent origin. Women have become aware about their rights and situations and entered in different fields of business. They had established their own successful business empires **(Ranbir Singh, 2012).** They were contributing towards the growth of economy and improvement of their socioeconomic conditions. Government of India had given due importance to women empowerment in the country and several schemes had been introduced for the upliftment of women entrepreneurs. A recent study conducted at Narmada District also supported that entrepreneurship is becoming a major role in the socio-economic development of rural women **(Patel Bhavnaben, Kashinathbhai, 2019).**

Entrepreneurship development in rural area is an important factor in the economic growth of any country and development women entrepreneurship in rural area is an essential part of human resource development. Women are driving various enterprises in the rural economy and are almost twice as likely to set up their own business as those living in towns. In India, entrepreneurship among women is of recent origin. Family back ground is an important factor that influenced the woman to start their own business **(Kavita D. Chordiya, 2013)**. Women entrepreneurs have started showing more interest because it provided them an opportunity to be own boss. In today's era, women are using their creativity, ability and hard-work to prove their capabilities. Women entrepreneurs are able to innovate new products, to take the risk, coordinate administration with effective leadership in all aspect of their businesses. It is found that the women entrepreneurs whose business has growth potential as a more strategic way to create sustainable jobs and decent work. Enabling more women to pursue enterprise,

growth through a more favourable support environment generated employment, empowers women and brought social and economic benefits to women and to society at large. There is also a need to reduce the vulnerability of women's enterprise relating to working conditions, safety and health at work, social protection, lack of organization, representation and voice, access to appropriate financial services and all forms of gender-based discrimination **(Savneet, 2013).**

2.1.3 Role of Institutional support in women entrepreneurship: In promoting rural women entrepreneurs the role of the institutional support which includes Government as well as NGO's cannot be ignored. Scope of trading activities especially in the rural areas, in view of extensive poverty and the large number of people who need to engage in income earning activities, was limited. Non-government organizations had equally joined hands with the government efforts for economic salvation and provided various forms of opportunities for women to help them earn living, paving the way for greater entrepreneurship development (**Mohammad Badruzzaman Bhuiyan and Rubab Abdullah, 2007).** Various schemes have been launched that focuses on promoting women to earn livelihood on their own and to become independent. Some of the government schemes are listed below:

By Ministry of Rural Development

- Swarnjayanti Gram Swarozgar Yojana (SGSY)
- Sampoorna Grameen Rozgar Yojana (SGRY), including Food Grains Component
- Assistance for Rural Employment Guarantee Schemes
- National Social Assistance Programme (NSAP)
- National Rural Employment Guarantee Act (NREGA)
- National Food for Work Programme (NFWP)
- National Common Minimum Programme (NCMP)

By Ministry of Micro, Small and Medium Enterprises

- Credit Support Programme
- Rajiv Gandhi Udyami Mitra Yojana
- Prime Minister's Employment Generation Programme
- Workshed Scheme for Khadi Artisans

One of the programmes specific to rural people and rural women and children is IRDP (Integrated rural development programme). Its main objective is to increase the income level of family below poverty line. It includes further programmes for youth, women and children:

- TRYSEM (training rural youth for self-employment)
- DWCRA (Development for women and children in rural areas)

Studies have shown that the delivery of micro finance to the poor is productive, effective and less costly, if they are organized into SHGs. self-employment, which is the best employment in the wake of paucity of employment opportunities is emerging to be a very important source of livelihood for women in Asia and south East Asia. The SHG movement in India in general and Tamil Nadu in particular had metamorphosis the coastal economic scenario perceptibly **(Vijay and Natarajan, 2012).**A very recent study conducted at Thane District showed that 79% of the respondents felt that the Swarna Jayanti Shahari Rozgar Yojana is a good initiative by the Government which helps to alleviate poverty. 85% of the respondents said that the Swarna Jayanti Shahari Rozgar Yojana helps under privileged to live a graceful life **(Sonje, Swapnil 2019).** Rural women were increasingly running their own enterprises, yet their socio-economic contributions and entrepreneurial potential remain largely unrecognized and untapped. NGO's and SHG's were conducting workshops for training the rural women entrepreneurs to enhance their knowledge, skills and abilities in business development skills so that they can manage their small-scale businesses on a more sustainable basis **(Kittur Parveen, 2014)**. Rural women entrepreneurs faced challenges such as access to credit, lack of access to business and marketing information as well as lack of book keeping skills. The SHGs have major impact on social and economic life of rural women. It help women increase in social recognition of self, status of family in the society, improvement of standard of living. The concept of Self Help Groups (SHGs) is proving to be a helpful mechanism for the women empowerment **(Kiran Arya and Ansari, 2016)**. SHG is an organization of rural poor, particularly of women that delivered micro credit to undertake the entrepreneurial activity. Entrepreneurship development and income generating activities are a feasible solution for empowering women. A study conducted at Dharampur district showed that Self Help Groups has brought a real change among tribal women and medium dissemination. SHGs uplifted the tribal women by awaking self-confidence, nurturing savings habit,

participate in eradicates social evils, community developments, knowing women rights, bring their children into education, providing training programmes to the tribal women with economic opportunities etc. **(Tasnim, S, 2019).** Another study at Dindigul district of Tamil Nadu showed that of the total women entrepreneurs selected for the study, more than two-third of the women were member in SHGs, three-fifth of them were member in co-operatives and remaining were members in NGOs. None of the women entrepreneurs were member in farmers association and vast majority were not a member of village panchayat **(Mariammal, R. 2019).**Appropriate support and encouragement from the Government is required to help women entrepreneurs to scale new heights in their business ventures. The right kind of assistance from Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India in this era of globalization **(Paramashivaiah and Suresh, 2014).**

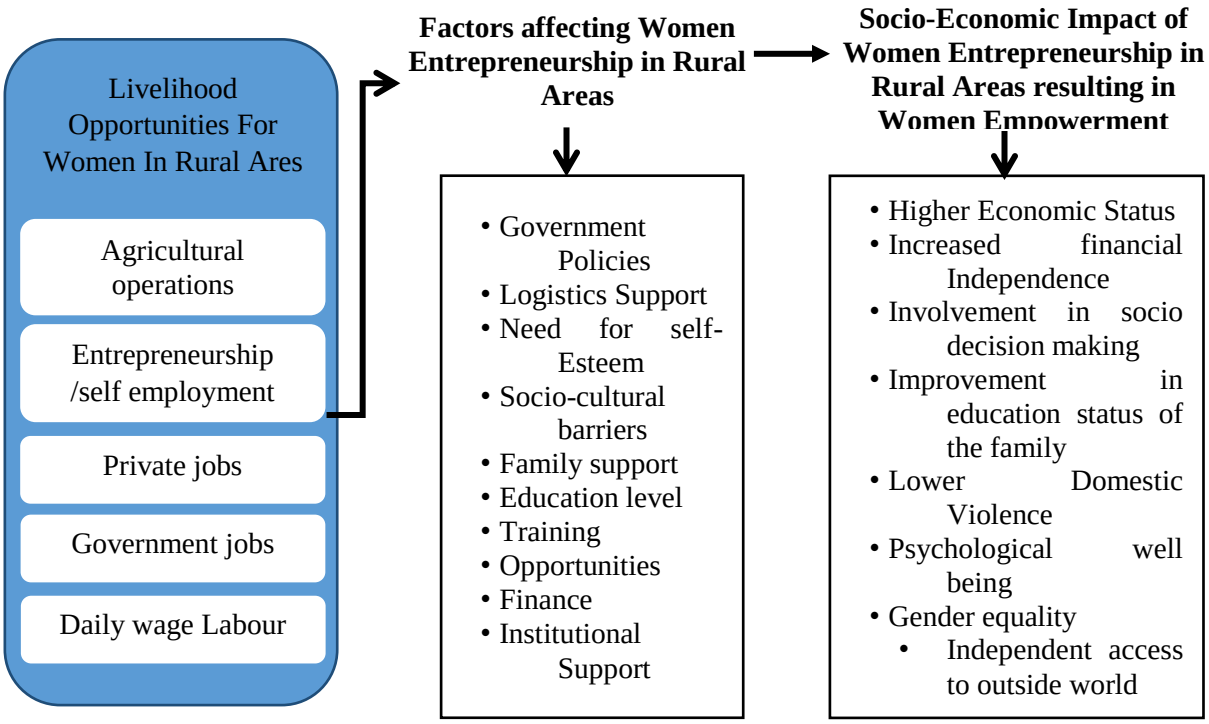
Livelihood Opportunities For Women In Rural Ares
Agricultural operations
Entrepreneurship /self employment
Private jobs
Government jobs
Daily wage Labour
Factors affecting Women Entrepreneurship in Rural Areas
• Government Policies
• Logistics Support
• Need for self-Esteem
• Socio-cultural barriers
• Family support
• Education level
• Training
• Opportunities
• Finance
• Institutional Support
Socio-Economic Impact of Women Entrepreneurship in Rural Areas resulting in Women Empowerment
• Higher Economic Status
• Increased financial Independence
• Involvement in socio decision making
• Improvement in education status of the family
• Lower Domestic Violence
• Psychological well being
• Gender equality
• Independent access to outside world

Figure 3: Conceptual framework of available livelihood opportunities in rural areas and the factors affecting rural women entrepreneurs and the socio-economic impact of entrepreneurship in rural areas from the literature reviewed

Table 3: Classification of Review of Literature on the basis of content and methodology

S.N.	Author	Impact on Socio-economic Status of Rural Women				Nature of Entrepreneurial Activity			Role of Institutional Support			Challenges of Rural Women Entrepreneurship										Methodology		
		Family Status	Economic Status	Financial Status	Social Status	Manufacturing	Retailing	Service	Government Schemes	NGOs	Private Organizations	Social taboos	Literacy level	Exploitation	Training and Awareness	Financing Facilities	Market access	Infrastructural support	Connectivity	Access to Technology	Government Assistance	Descriptive	Analytical	Exploratory
1	Devi, Koushalya M. (2019)	√	√	√	√								√		√	√	√	√	√	√	√		√	
2	Verma, Sarita (2019)	√	√	√	√				√	√	√	√	√	√	√	√	√	√	√			√		
3	Mariammal, R. (2019)	√	√	√	√	√	√	√	√			√	√	√	√							√		
4	Patel Bhavnaben, Kashinathbhai (2019)	√	√	√	√	√			√			√	√	√	√	√	√	√						√
5	Sultana, Tarahum (2019)	√	√	√	√	√	√		√	√	√		√	√		√	√	√				√		
6	Sonje, Swapnil (2019)					√	√		√	√	√					√	√	√			√	√		
7	Tasnim.S (2019)	√	√	√	√	√	√					√	√	√	√	√	√	√	√	√	√	√		

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8	Ajay.S (2012)	√	√	√	√	√		√	√		√													√
9	Anupama P.Nair (2018)	√	√	√	√	√		√	√		√		√		√	√	√	√			√			√
10	Atul Arun Pathak and Sanjeev Varshney (2017)					√				√		√	√	√	√	√	√	√	√	√	√	√		
11	Bahareh Ansari (2012)		√	√		√	√		√						√	√	√			√	√			√
12	Brijesh Patel, Kirit Chavda (2013)	√	√	√	√	√						√	√	√	√	√					√			√
13	Geetha.N (2014)					√	√		√	√	√		√		√	√	√	√	√	√	√	√	√	√
14	Gurusamy.M, Umamaheshwari.P (2012)					√							√		√	√	√	√			√			√
15	Gunajit Sharma (2014)	√	√	√	√							√	√	√	√	√	√	√	√	√	√		√	
16	Hemasrikumar, Karunambikai (2018)	√	√	√	√							√	√			√		√			√			√
17	Jacob Hoirsch (2015)								√		√				√	√				√	√			√

S. N.	Author	Impact on Socio-economic Status of Rural Women				Nature of Entrepreneurial Activity			Role of Institutional Support			Challenges of Rural Women Entrepreneurship										Methodology		
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18	Jayakumar.P and Kannan.J (2014)				√		√		√			√	√	√	√	√	√	√	√	√	√			√
19	Kanoj (2011)					√	√	√	√				√			√	√		√		√			√
20	Kiran.U (2012)					√	√	√	√															√
21	Kilby, Peter, Hunting the Heffalump (1971)					√	√	√				√	√	√	√	√	√	√	√	√	√			√
22	Mali.D.D (2001)					√			√							√	√	√	√	√	√			√
23	Mumba, Daniel (2014)	√	√	√	√	√		√				√							√	√	√		√	
24	Murugesan.G (2017)	√	√	√	√	√	√	√				√	√						√		√			√
25	Mythili.S (1998)		√	√	√	√			√				√						√		√	√		
26	Nandhakumar.R (2017)					√			√	√	√		√	√	√	√	√		√		√			√
27	Neenu.N.P (2018)	√	√	√	√	√			√		√													√

S.N.	Author	Impact on Socio-economic Status of Rural Women				Nature of Entrepreneurial Activity			Role of Institutional Support			Challenges of Rural Women Entrepreneurship										Methodology		
		Family Status	Economic Status	Financial Status	Social Status	Manufacturing	Retailing	Service	Government Schemes	NGOs	Private Organizations	Social taboos	Literacy level	Exploitation	Training and Awareness	Financing Facilities	Market access	Infrastructural support	Connectivity	Access to Technology	Government Assistance	Descriptive	Analytical	Exploratory
28	Neha.T (2017)	√	√	√	√	√			√			√	√	√										√
29	Neha.Y (2017)		√	√		√		√	√						√	√					√	√	√	
30	Nisha.R and Asokan.M (2015)	√	√	√	√	√	√	√	√		√	√	√	√							√	√		
31	Ram Krishna Mandal (2011)					√	√	√							√	√					√			√
32	Rashmi Gopinath (2010)	√	√	√	√	√	√	√	√		√	√		√							√			√
33	Sangram.C (2014)		√	√		√			√						√	√		√		√	√			√
34	Savadi.V (2004)					√			√			√	√	√		√					√			√
35	Suman.M (2014)	√	√	√	√			√					√		√	√	√	√	√	√	√	√		
36	Thavamani.M (1997)					√			√				√	√							√			√
37	Vibhavari. M (2016)	√	√	√	√							√	√			√								√

2.2 Methodological Approach

The review of literature was also classified based on methodology applied in for various studies.

2.2.1 Descriptive Research. The purpose of the descriptive research is to describe the characteristics of the population under study. It focuses on "what" of the subject matter. The purpose of descriptive research is to describe, as well as explain, or validate some sort of hypothesis or objective when it comes to a specific group of people. The descriptive studies are also of two types:

- Survey based
- Case-study based

2.2.2 Analytical Research. In analytical research the already available facts and information is used to make a critical evaluation of the subject. It attempts to explain why and how and whereas descriptive research mainly focuses on what.

2.2.3 Exploratory Research. This type of research is carried out for a problem that has not been studied more clearly and is intended to establish priorities, operational definitions and improve the final design.

The review of literature categorised basis of above types of research methodology has been shown in Table 3above.

SECTION 3: NEED OF THE STUDY

Societies where women are repressed are considered among one of the most backward societies. A multipronged approach is necessary for empowerment of rural women. When we empower one woman, we set a chain reaction that transforms the life of her family and the community she lives.

Economic growth of the country is determined by human, physical, and financial resources **(Neha.Y, 2017)**. In this woman plays a very vital role as they share nearly half of the population and without rural development comprehensive development can never be attained and new solutions must move towards different aspects of village and environment **(Bahareh, 2013).**

Our country is second largest nation in terms of population and problems of unemployment prevails **(Suman, 2014).** In such scenario women entrepreneurship can be considered as one of the best means

of women empowerment. As women fulfils dual role, entrepreneurship is a suitable profession than regular employment in public and private sector.

There are many problems which are faced by rural women entrepreneurs like illiteracy, lack of awareness, lack of technological knowledge and managerial expertise. These problems must be addressed and prospects must be shown so that they can come up as better sustainable entrepreneurs. Madhya Pradesh "Heart of India" is the second largest state by area in India and has a population of 7.27 crores. Out of which 72.37% of the total population lives in villages of rural areas and 48% is female population **(Census 2011)**. The studies with regard to empowering rural women through entrepreneurship specifically for rural areas are very limited; therefore, it has prompted the researcher to carry out the present investigation in rural areas.

SECTION 4: RESEARCH GAP

The Harda district in Madhya Pradesh has more than 70% rural population and more than 72% of the rural population in Harda district and in Madhya Pradesh is engaged in agriculture activities **(National Sample Survey Organisation).** Since the agriculture activities are mostly weather dependent and the marginal farmer has more dependence on natural resources/inputs only, there is a need to diversify the income risk undertaken by the marginal farmer by introducing alternative sources of income. A survey by the National Sample Survey Organisation on the indebtedness of farmers shows that of the 64 lakhs farmers in Madhya Pradesh, 32 lakhs are in debt. In this context, the rural women may contribute in the family income by providing additional sources of income through diversified ways.

District Harda provides a sufficiently large sample of rural women population to produce reliable estimates of most indicators for rural areas **(National Family Health Survey 2016, GoI).** However, so far barely a very few formal studies have been conducted in the Harda district and no doctoral research studies have been conducted so far in the area of women entrepreneurship in district Harda.

The previous researches reviewed by the researcher are all related to the appraisal of rural women entrepreneurs in various locations of India No intense analysis has been done with reference to rural women entrepreneurs in Harda District of Madhya Pradesh **(Sultana, Tarahum 2019, Sonje Swapnil, 2019, Tasnim S. 2019, Mariammal, R., 2019, Verma, Sarita 2019).** This study will focus on the women empowerment through rural entrepreneurship and entrepreneurial problems faced by the rural

women in Harda District. This study is therefore put in a unique position in this aspect and a pioneer effort in analyzing the contribution of rural entrepreneurship in women empowerment and problems faced by rural women entrepreneurs in district Harda.

SECTION 5: RESEARCH OBJECTIVES

The following objectives have been framed for conducting the present research:

1. To identify the relationship between socio-economic variables and development of rural women entrepreneurs
2. To identify the challenges faced by women entrepreneurs in rural areas and examine their critical success factors.
3. To identify the institutional interfaces for women entrepreneurs in rural areas
4. To develop a model for sustainability of rural women entrepreneurs.
5. To develop a case-study on selected skill development program for empowerment of women in rural areas

SECTION 6: FORMULATION OF RESEARCH HYPOTHESES

The following research hypotheses have been formulated based on the review of literature (summarised in Table 3) and research objectives:

$H_0$1: There is no relationship between socio-economic variables and the development of rural women entrepreneurs

(Patel Bhavnaben, Kashinathbhai, 2019), (Tasnim, S, 2019), (Ranbir Singh, 2012), (Gunajit Sharma, 2014), (Kavita D. Chordiya, 2013), (Savneet, 2013), (Ajay S, 2012), (Murugasen. G, 2017)

$H_0$2: There is no impact of institutional support on the development of rural women entrepreneurs **(**Mohammad Badruzzaman Bhuiyan and Rubab Abdullah, 2007), (Vijay and Natarajan, 2012), (Sonje, Swapnil 2019), (Kittur Parveen, 2014), (Kiran Arya and Ansari, 2016), (Tasnim, S, 2019), (Mariammal, R. 2019), (Paramashivaiah and Suresh, 2014)

SECTION 7: RESEARCH METHODOLOGY

7.1 Area of Study: Harda is in the south western part of Madhya Pradesh. According to 2011 Census, Harda district has a population of 570,302 and has a sex ratio of 932 females for every 1000 males.

This district has about 80% of rural population of its total population. This district has been divided in 6 tehsils namely Harda, Khirkiya, Handiya, Sirali, Rehatgaon and Timarni.

7.2 Sample Size: Sample size is calculated by using Bill Gordon's formula. According to this formula level of confidence taken as 95% and confidence interval as 5%, researcher has calculated a sample size as 384 units. Accordingly, 384 rural women entrepreneurs will be selected from district Harda for this study.

7.3 Sampling Frame: Sampling frame for the study consists of all six tehsils of district Harda in Madhya Pradesh.

7.4 Sampling technique: Since the number of total rural women entrepreneurs in the district is unknown and there are no public records available, Snowball Sampling technique will be used to select the sample. It is non-probability sampling technique where existing study subjects recruit future subjects from among their acquaintances. The technique is best suited when the target population is unknown, or the records are inaccessible for the researcher.

7.4 Research Design-A descriptive research design will be applied using survey method.

7.5 Data Collection Instruments:

7.5.1 Primary Data: Self-structured questionnaires / interviews / observation techniques will be used to collect the primary data from the respondents.

7.5.2 Secondary Data:

Data will be collected through various magazines, journals, publication of Government and marketing research agencies, newspapers, annual reports, international agencies etc.

7.6 Tools for Data Analysis

Appropriate statistical tools would be used after data collection. Some tools that would be used are regression, correlation, chi-square test, descriptive statistics, ANOVA etc.

SECTION 8: Chapterization

The proposed study will contain the following chapters:

- Chapter 1: Introduction
- Chapter 2 – Review of Literature
- Chapter 3 – Research Design and Methodology

- Chapter 4– Data Collection and Analysis
- Chapter 5– Results and Interpretations
- Chapter 6 – Conclusions, Suggestions and Recommendations
- Bibliography and References
- Appendix

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